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DRAHA HERMAN

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA  
SAN FRANCISCO DIVISION

DRAHA HERMAN,

Plaintiff,

vs.

UMBRELLA BANK, FSB, a Federal Savings  
Bank; FLOWER BANK, FSB, a Federal  
Savings Bank, AMERICAN HOME  
MORTGAGE INVESTMENT  
CORPORATION, Maryland Corporation, dba  
AMERICAN HOME MORTGAGE  
ACCEPTANCE, INC and DOES 1-50,  
inclusive,

Defendants.

Case No.: C 06-7708 MJJ

**STIPULATION OF DISMISSAL OF ALL  
CLAIMS AND COUNTERCLAIMS  
WITH PREJUDICE  
(FRCP 41(a)(1)(ii) and (c))**

FLOWER BANK, FSB, a Federal Savings  
Bank,

Counterclaim Plaintiff,

v.

DRAHA HERMAN,

Counterclaim Defendant

1 Plaintiff/Counterclaim Defendant, DRAHA HERMAN, and Defendant/ Counterclaim  
2 Plaintiff, AMERICAN HOME BANK (formerly known as FLOWER BANK, FSB and Umbrella  
3 Bank, FSB), having reached a full settlement of all claims asserted this action at the Court  
4 ordered mediation for this matter, hereby stipulate pursuant to FRCP 41(a)(1)(ii) and (c) to the  
5 following:  
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- 7 1) Dismissal with prejudice of all of claims and causes of action asserted by  
8 Plaintiff in her Complaint. Defendant waives all costs and fees arising from the  
9 Complaint.  
10 2) Dismissal with prejudice of all claims and causes of action asserted by  
11 Defendant in its Counterclaim. Plaintiff/Counterclaim Defendant waives all  
12 costs and fees arising from the Counterclaim.  
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15 SCHEER LAW GROUP, LLP

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17 Date: August 24, 2007

/s/ Austin D. Garner

Attorneys for Plaintiff/Counterclaim Defendant  
Draha Herman

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20 VARGA BERGER LEDSKY HAYES & CASEY

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22 Date: August 24, 2007

/s/ Michael D. Hayes

Attorneys for Defendant/Counterclaimant  
AMERICAN HOME BANK

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25  
26 September 4, 2007



STIPULATION OF DISMISSAL OF ALL CLAIMS AND COUNTERCLAIMS WITH PREJUDICE  
(FRCP 41(a)(1)(ii) and (c))